



INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known			
				Application Number		09/646,728	
				Filing Date		April 27, 2001	
				First Named Inventor		Jammal et al.	
				Group Art Unit		3628	
				Examiner Name	Nga B. Nguyen		
Sheet	1	of	4	Attorney Docket Number		2762-113-II	

RECEIVED

MAY 02 2003

GROUP 3600

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)		
M	A	5,239,462		Jones et al.	Aug. 24, 1993
M	B	5,262,941		Saladin et al.	Nov. 16, 1993
M	C	5,611,052		Dykstra et al.	Mar. 11, 1997
M	D	5,649,116		McCoy et al.	Jul. 15, 1997
M	E	6,078,903		Kealhofer	Jun. 20, 2000

FOREIGN PATENT DOCUMENTS

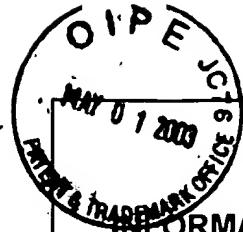
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office ³ Code	Number ⁴	Kind ⁵ (if known)			
M	F		WO 01/52121	A2	Canadian Imperial Bank Of Commerce	19 July 2001	

Examiner Signature *Nga Nguyen* Date Considered *5/14/04*

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Complete if Known

Application Number	09/646,728
Filing Date	April 27, 2001
First Named Inventor	Jammal et al.
Group Art Unit	3628
Examiner Name	Nga B. Nguyuen

RECEIVED

MAY 02 2003

GROUP 3600

Sheet 2 of 4 Attorney Docket Number 2762-113-II

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
M	G	MERTON, R. C., "Theory of Rational Option Pricing", pp. 141-183.	
M	H	MERTON, R. C., "On The Pricing of Corporate Debit: The Risk Structure of Interest Rates", The Journal of Finance , pp. 449-470.	
M	I	BLACK, F. and COX, John C., "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions", The Journal of Finance , vol. XXXI, No. 2, pp. 351-367, May 1976	
M	J	GESKE, R., "The Valuation of Corporate Liabilities As Compound Options", Journal of Financial and Quantitative Analysis , pp. 541-552, November 1977.	
M	K	LELAND, H. E., "Corporate Debt Value, Bond Covenants, and Optimal Capital Structure", The Journal of Finance , vol. XLIX, No. 4, pp. 1213-1252, September 1994.	
M	L	McQUOWN, J. A., "Market vs. Accounting Based Measures of Default Risk", McQuown, J. A. , San Francisco, California, pp. 1-23, September 1993.	
M	M	LELAND, H. E. and TOFT, K. B., "Optimal Capital Structure, Endogenous Bankruptcy, and the Term Structure of Credit Spreads", The Journal of Finance , vol. LI, No. 3, pp. 987-1019, July 1996.	
M	N	ANDERSON, R. W. and SUNDARESAN, S. "Design and Valuation of Debt Contracts", The Review of Financial Studies , vol. 9, No. 1, pp. 37-68, Spring 1996.	
M	O	BRENNAN, M. J. and SCHWARTZ, E. S., "Corporate Income Taxes, Valuation, and the Problem of Optimal Capital Structure", Journal of Business , vol. 51, No. 1, pp. 103-114, 1978.	
M	P	BRIYS, E. and VARENNE de, F. "Valuing Risky Fixed Rate Debt: An Extension", Journal of Financial and Quantitative Analysis , vol. 32, No. 2, pp. 239-248, June 1997.	
M	Q	FLANNERY, M. J. and SORESCU, S. M., "Evidence of Bank Market Discipline in Subordinated Debenture Yields: 1983-1991", The Journal of Finance , vol. LI, No. 4, pp. 1347-1377, September 1996.	
M	R	GORTON, G. and SANTOMERO, A. M., "Market Discipline and Bank Subordinated Debt", Journal of Money, Credit, and Banking , vol. 22, No. 1, pp. 119-128, February 1990.	

Examiner Signature	Nga Nguyen	Date Considered	5/14/04
--------------------	------------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Complete if Known

Application Number	09/646,728
Filing Date	April 27, 2001
First Named Inventor	Jammal et al.
Group Art Unit	3628
Examiner Name	Nga B. Nguyen

RECEIVED

MAY 02 2003

GROUP 3600

Sheet 3 of 4 Attorney Docket Number 2762-113-II

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
m	S	LONGSTAFF, F. A. and SCHWARTZ, E. S., "A Simple Approach to Valuing Risky Fixed and Floating Rate Debt", The Journal of Finance , vol. L, No. 3, pp. 789-819, July 1995.	
m	T	MELLO-BARRAL,.. and PERRAUDIN, W., "Strategic Debt Service", Journal of Finance , pp. 1-44, 1997.	
m	U	MELLO, A. S. and PARSONS, J. E., "Measuring the Agency Cost of Debt", The Journal of Finance , vol. XLVII, No. 5, pp. 1887-1904, December 1992.	
m	V	RONN, E. I. and VERMA, A. K., "Pricing Risk-Adjusted Deposit Insurance: An Option-Based Model", The Journal of Finance , vol. XLI, No. 4, pp. 871-895, September 1986.	
m	W	CURNOW, R. N. and DUNNETT, C. W., "The Numerical Evaluation of Certain Multivariate Normal Integrals", University of Reading , pp. 571-579, December 13, 1961.	
m	X	OHLSON, J. A., "Financial Ratios and the Probabilistic Prediction of Bankruptcy", Journal of Accounting Research , vol. 18, No. 1, pp. 109-131, Spring 1980.	
m	Y	STEENACKERS, A. and GOOVAERTS, M. J. "A Credit Scoring Model for Personal Loans", Insurance: Mathematics and Economics 8, pp. 31-34, 1989.	
m	Z	ZAVGREN, C. V., "The Prediction of Corporate Failure: The State of the Art", Journal of Accounting Literature , vol. 2, pp. 1-38, 1983.	
m	AA	BOYES, W. J., HOFFMAN, D. L. and LOW, S. A., "An Econometric Analysis of the Bank Credit Scoring Problem", Journal of Econometrics 40, pp. 3-14, 1989.	
m	AB	BEAVER, W. H., "Financial Ratios as Predictors of Failure", Empirical Research in Accounting: Selected Studies , pp. 71-111, 1996.	
m	AC	MYERS, J. H., and FORGY, E. W., "The Development of Numerical Credit Evaluation System", American Statistical Association Journal , pp. 799-806, September 1963.	
m	AD	ALTMAN, E. I., "Financial Ratios, Discriminant Analysis and the Prediction of Corporate Bankruptcy", The Journal of Finance , vol. XXIII, No. 4, pp. 589-609, September 1968.	
m	AE	EDMISTER, R. O., "An Empirical Test of Financial Ratio Analysis for Small Business Failure Prediction", Journal of Financial and Quantitative Analysis , pp. 1477-1493, March 1972.	

Examiner Signature

Nga Nguyen

Date Considered

5/14/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

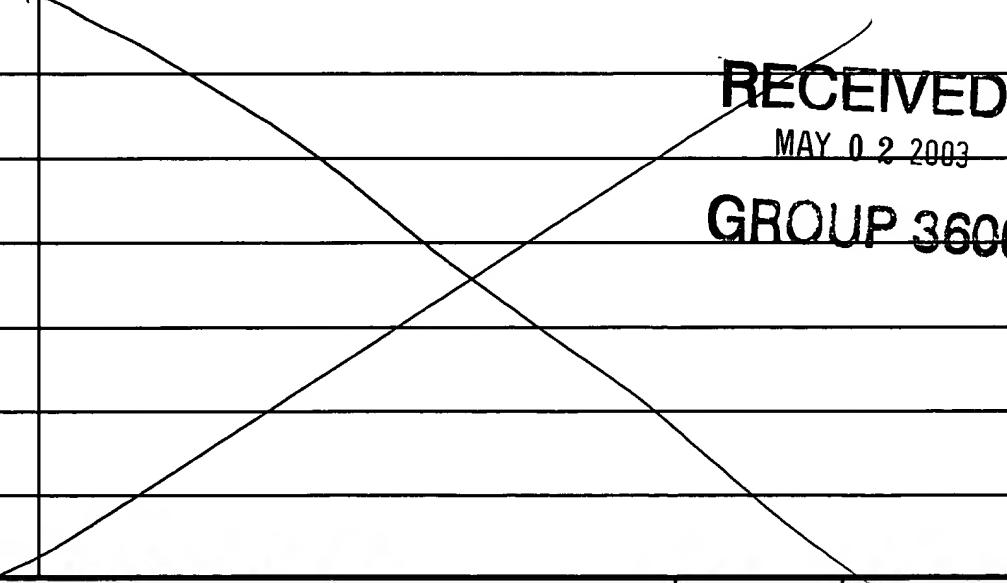
⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.



INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known	
Application Number	09/646,728
Filing Date	April 27, 2001
First Named Inventor	Jammal et al.
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	2762-113-II

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
VM	AF	DEAKIN, E. B., "Distributions of Financial Accounting Ratios: Some Empirical Evidence", The Accounting Review , pp. 90-96, January 1976.	
ML	AG	JONES, F. L., "Current Techniques in Bankruptcy Prediction", Journal of Accounting Literature , vol. 6, pp. 131-164, 1987.	
M	AH	LEWIS, E. M., "An Introduction to Credit Scoring", pp. 61-77, 1992.	
M	AI	"Derivative Credit Risk - Advances in Measurement and Management", Risk Publications , pp. 49-63, 1995.	
			 RECEIVED MAY 02 2003 GROUP 3600
Examiner Signature	Nguyen		Date Considered 5/14/04

~~RECEIVED~~

MAY 02 2003

GROUP 3600

**Examiner
Signature**

Nga Nguyen

Date
Considered

5/14/02

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

²Applicant is to place a check mark here if English language Translation is attached.

				ATTY. DOCKET NO. 1807.007001	APPLICATION NO. 09/646,728																																																																																																	
				APPLICANTS Jammal et al.																																																																																																		
				INTERNATIONAL FILING DATE March 19, 1999	GROUP 2463 3628																																																																																																	
<p style="text-align: center;">U.S. PATENT DOCUMENTS</p> <table border="1"> <thead> <tr> <th>EXAMINER INITIAL</th> <th>DOCUMENT NUMBER</th> <th>DATE</th> <th>NAME</th> <th>CLASS</th> <th>SUB-CLASS</th> <th>FILING DATE</th> </tr> </thead> <tbody> <tr><td>MM</td><td>AA1</td><td>5,611,052</td><td>3/11/97</td><td>Dykstra et al.</td><td>395 705</td><td>208 38</td><td>11/1/93</td></tr> <tr><td>MW</td><td>AB1</td><td>5,239,462</td><td>8/24/93</td><td>Jones et al.</td><td>364 705</td><td>408 38</td><td>2/25/92</td></tr> <tr><td>MM</td><td>AC1</td><td>5,262,941</td><td>11/16/93</td><td>Saladin et al.</td><td>364 705</td><td>408 38</td><td>3/30/90</td></tr> <tr><td>AD1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AE1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AF1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AG1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AH1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AI1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AJ1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>AK1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>								EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE	MM	AA1	5,611,052	3/11/97	Dykstra et al.	395 705	208 38	11/1/93	MW	AB1	5,239,462	8/24/93	Jones et al.	364 705	408 38	2/25/92	MM	AC1	5,262,941	11/16/93	Saladin et al.	364 705	408 38	3/30/90	AD1								AE1								AF1								AG1								AH1								AI1								AJ1								AK1							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE																																																																																																
MM	AA1	5,611,052	3/11/97	Dykstra et al.	395 705	208 38	11/1/93																																																																																															
MW	AB1	5,239,462	8/24/93	Jones et al.	364 705	408 38	2/25/92																																																																																															
MM	AC1	5,262,941	11/16/93	Saladin et al.	364 705	408 38	3/30/90																																																																																															
AD1																																																																																																						
AE1																																																																																																						
AF1																																																																																																						
AG1																																																																																																						
AH1																																																																																																						
AI1																																																																																																						
AJ1																																																																																																						
AK1																																																																																																						
<i>RECEIVED</i> <i>JUL 05 2001</i> <i>Technology Center 2100</i>																																																																																																						
<p style="text-align: center;">FOREIGN PATENT DOCUMENTS</p> <table border="1"> <thead> <tr> <th>EXAMINER INITIAL</th> <th>DOCUMENT NUMBER</th> <th>DATE</th> <th>COUNTRY</th> <th>CLASS</th> <th>SUB-CLASS</th> <th>TRANSLATION</th> </tr> </thead> <tbody> <tr><td></td><td>AL1</td><td></td><td></td><td></td><td></td><td>Yes No</td></tr> <tr><td></td><td>AM1</td><td></td><td></td><td></td><td></td><td>Yes No</td></tr> <tr><td></td><td>AN1</td><td></td><td></td><td></td><td></td><td>Yes No</td></tr> <tr><td></td><td>A01</td><td></td><td></td><td></td><td></td><td>Yes No</td></tr> <tr><td></td><td>AP1</td><td></td><td></td><td></td><td></td><td>Yes No</td></tr> </tbody> </table>								EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION		AL1					Yes No		AM1					Yes No		AN1					Yes No		A01					Yes No		AP1					Yes No																																																					
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION																																																																																																
	AL1					Yes No																																																																																																
	AM1					Yes No																																																																																																
	AN1					Yes No																																																																																																
	A01					Yes No																																																																																																
	AP1					Yes No																																																																																																
<p style="text-align: center;">OTHER (Including Author, Title, Date, Pertinent Pages, etc.)</p> <table border="1"> <tbody> <tr> <td><i>AM</i></td> <td>AR</td> <td>1</td> <td colspan="5">Copy of International Search Report from International Application No. PCT/US99/05978, mailed: May 20, 1999, 5 pages.</td> </tr> <tr> <td></td> <td>AS</td> <td>1</td> <td colspan="5"></td> </tr> <tr> <td></td> <td>AT</td> <td>1</td> <td colspan="5"></td> </tr> </tbody> </table>								<i>AM</i>	AR	1	Copy of International Search Report from International Application No. PCT/US99/05978, mailed: May 20, 1999, 5 pages.						AS	1							AT	1																																																																												
<i>AM</i>	AR	1	Copy of International Search Report from International Application No. PCT/US99/05978, mailed: May 20, 1999, 5 pages.																																																																																																			
	AS	1																																																																																																				
	AT	1																																																																																																				
EXAMINER <i>Nganguyen</i>				DATE CONSIDERED <i>5/14/04</i>																																																																																																		
<p>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.</p>																																																																																																						